

U.S. BANKRUPTCY COURT
FILED
TRENTON, NJ

2018 OCT 17 A 10:10

JEANNE A. NAUGHTON

BY: [Signature]
DEPUTY CLERK

Certificate Number: 12459-NJ-CC-031745749



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CERTIFICATE OF COUNSELING

I CERTIFY that on October 11, 2018, at 8:34 o'clock AM PDT, Ludin Pierre received from Abacus Credit Counseling, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 11, 2018 By: /s/Amanda Alumbaugh

Name: Amanda Alumbaugh

Title: Credit Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).